

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: DIANE MOLLOY
2 MCKINNON PL
WANAQUE NJ 07465-2117

September 2, 2025

Our File Number: G2503685

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4636. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 8, 2023, you owed: \$1,387.79

Between February 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$110.00

Total amount of the debt now: \$1,277.79

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

DIANE MOLLOY
2 MCKINNON PL
WANAQUE NJ 07465-2117

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503685**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

September 2, 2025

Our File Number: G2503686

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9787. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$2,699.92

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$150.00

Total amount of the debt now: \$2,549.92

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

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Hamilton, NJ 08619

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To: NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

September 2, 2025

Our File Number: G2503687

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5710. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 2, 2024, you owed: \$2,953.81

Between January 2, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$150.00

Total amount of the debt now: \$2,803.81

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

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3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
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Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CRYSTAL NATIELLO
403 ALEXANDER AVE
MAPLE SHADE NJ 08052-2818

September 2, 2025

Our File Number: G2503688

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4301. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 12, 2023, you owed: \$2,862.94

Between December 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$6.48

Total amount of the debt now: \$2,856.46

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CRYSTAL NATIELLO
403 ALEXANDER AVE
MAPLE SHADE NJ 08052-2818

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

September 2, 2025

Our File Number: G2503689

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6912. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 2, 2024, you owed: \$4,211.34

Between January 2, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,211.34

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503689**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: STEVE NOONAN
15 GERARD PLACE
PARLIN NJ 08859

September 2, 2025

Our File Number: G2503690

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC AS ASSIGNEE OF CROSS RIVER BANK We will use any information you give us to help collect the debt.

Our Information shows:

You had a loan with CROSS RIVER BANK with account number ****5224. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of April 30, 2024, you owed: \$17,430.63

Between April 30, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$17,430.63

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
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<https://psdisputeform.com>

What else can you do?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

STEVE NOONAN
15 GERARD PLACE
PARLIN NJ 08859

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503690**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ELAINE OAKES
225 RED SCHOOL LN APT D6
PHILLIPSBURG NJ 08865-2239

September 2, 2025

Our File Number: G2503691

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7853. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 20, 2023, you owed: \$1,344.37

Between December 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,344.37

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
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Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ELAINE OAKES
225 RED SCHOOL LN APT D6
PHILLIPSBURG NJ 08865-2239

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
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our File Number: G2503691**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ANTHONY OCCHIOGROSSO

10 HIGHLAND AVE

HAZLET NJ 07730-4018

September 2, 2025

Our File Number: G2503693

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9663. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of March 2, 2021, you owed: \$1,850.35

Between March 2, 2021 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$373.43

Total amount of the debt now: \$1,476.92

Very truly yours,

John Danziger, Esq.

For the Firm

Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
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Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ANTHONY OCCHIOGROSSO
10 HIGHLAND AVE
HAZLET NJ 07730-4018

How do you want to respond?

Check all that apply:

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 - ☐ The amount is wrong.
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- ☐ **I want you to send me the name and address of the original creditor.**
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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: VIVIANE ORLEANS
2 LYNN DR
SPRINGFIELD NJ 07081-3311

September 2, 2025

Our File Number: G2503694

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0406. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$1,159.01

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,159.01

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
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3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

VIVIANE ORLEANS
2 LYNN DR
SPRINGFIELD NJ 07081-3311

How do you want to respond?

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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

September 2, 2025

Our File Number: G2503695

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2766. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$4,623.11

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,623.11

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

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our File Number: G2503695**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

September 2, 2025

Our File Number: G2503696

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5939. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$3,913.69

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,913.69

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503696**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: OVIDIO J PEREZ JR
419A 57TH ST
WEST NY NJ 07093-2119

September 2, 2025

Our File Number: G2503697

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7483. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of September 19, 2022, you owed: \$1,208.10

Between September 19, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,208.10

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

OVIDIO J PEREZ JR
419A 57TH ST
WEST NY NJ 07093-2119

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503697**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CARLOS PEREZ
10 HARRISON ST APT 2
BELLEVILLE NJ 07109-3561

September 2, 2025

Our File Number: G2503698

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1972. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of October 31, 2022, you owed: \$1,902.20

Between October 31, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,902.20

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CARLOS PEREZ
10 HARRISON ST APT 2
BELLEVILLE NJ 07109-3561

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503698**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JEREMY PETERS
1 JOHN F KENNEDY BLVD APT 21H
SOMERSET NJ 08873

September 2, 2025

Our File Number: G2503699

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC AS ASSIGNEE OF CROSS RIVER BANK We will use any information you give us to help collect the debt.

Our Information shows:

You had a loan with CROSS RIVER BANK with account number ****4910. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 28, 2023, you owed: \$22,657.48

Between February 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$22,657.48

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at
<https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JEREMY PETERS
1 JOHN F KENNEDY BLVD APT 21H
SOMERSET NJ 08873

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503699**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ELIJAH LEO ACOSTA
15 MARIAN DR
BELLE MEAD NJ 08502

September 2, 2025

Our File Number: H2500067

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Rutgers, the State University Of New Jersey . We will use any information you give us to help collect the debt.

Our Information shows:

You had an account with RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY with account number *****0381.

As of August 25, 2025, you owed: \$3,192.00

Between August 25, 2025 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: +\$.00

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$3,192.00

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ELIJAH LEO ACOSTA
15 MARIAN DR
BELLE MEAD NJ 08502

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: H2500067**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JADA PETERS
1928 OSTWOOD TER
UNION NJ 07083

September 2, 2025

Our File Number: H2500068

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Rutgers, the State University Of New Jersey . We will use any information you give us to help collect the debt.

Our Information shows:

You had an account with RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY with account number *****9531.

As of August 25, 2025, you owed: \$16,734.02

Between August 25, 2025 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: +\$.00

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$16,734.02

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JADA PETERS
1928 OSTWOOD TER
UNION NJ 07083

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: H2500068**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JADA PETERS
1928 OSTWOOD TER
UNION NJ 07083

September 2, 2025

Our File Number: H2500069

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Rutgers, the State University of New Jersey. We will use any information you give us to help collect the debt.

Our Information shows:

You had an account with RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY with account number *****9531.

As of August 25, 2025, you owed: \$4,869.02

Between August 25, 2025 and today:

You were charged this amount in interest: +\$4.56

You were charged this amount in fees: +\$1,454.38

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$6,327.96

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

As of the date of this letter, you owe \$6,327.96. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JADA PETERS
1928 OSTWOOD TER
UNION NJ 07083

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

Make your Check payable to Portnoy Schneck, L.L.C., and include our File Number H2500069

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: HALIM SILIBULDU
236 FAIRVIEW AVE
VERONA NJ 07044

September 2, 2025

Our File Number: H2500070

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Rutgers, the State University Of New Jersey . We will use any information you give us to help collect the debt.

Our Information shows:

You had an account with RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY with account number *****8315.

As of June 25, 2025, you owed: \$9,131.50

Between June 25, 2025 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: +\$.00

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$9,131.50

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

HALIM SILIBULDU
236 FAIRVIEW AVE
VERONA NJ 07044

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: H2500070**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JOSE CARABALLO
249 MORRIS AVE
ELIZABETH NJ 07208

September 2, 2025

Our File Number: G2503623

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8036. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 20, 2023, you owed: \$6,370.78

Between December 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$6,370.78

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JOSE CARABALLO
249 MORRIS AVE
ELIZABETH NJ 07208

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503623**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ANGELA ESPINAL
54 BUSCHMANN AVE #1
HALEDON NJ 07508-1653

September 2, 2025

Our File Number: G2503640

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5646. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 27, 2023, you owed: \$2,216.05

Between December 27, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,216.05

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ANGELA ESPINAL
54 BUSCHMANN AVE #1
HALEDON NJ 07508-1653

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503640**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: DIANE MOLLOY
2 MCKINNON PL
WANAQUE NJ 07465-2117

September 2, 2025

Our File Number: G2503685

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4636. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 8, 2023, you owed: \$1,387.79

Between February 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$110.00

Total amount of the debt now: \$1,277.79

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

DIANE MOLLOY
2 MCKINNON PL
WANAQUE NJ 07465-2117

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503685**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

September 2, 2025

Our File Number: G2503686

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9787. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$2,699.92

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$150.00

Total amount of the debt now: \$2,549.92

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503686**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

September 2, 2025

Our File Number: G2503687

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5710. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 2, 2024, you owed: \$2,953.81

Between January 2, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$150.00

Total amount of the debt now: \$2,803.81

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NIKKIA MOORE
1040 VOORHEES ST
HILLSIDE NJ 07205-2620

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503687**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CRYSTAL NATIELLO
403 ALEXANDER AVE
MAPLE SHADE NJ 08052-2818

September 2, 2025

Our File Number: G2503688

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4301. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 12, 2023, you owed: \$2,862.94

Between December 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$6.48

Total amount of the debt now: \$2,856.46

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CRYSTAL NATIELLO
403 ALEXANDER AVE
MAPLE SHADE NJ 08052-2818

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503688**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

September 2, 2025

Our File Number: G2503689

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6912. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 2, 2024, you owed: \$4,211.34

Between January 2, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,211.34

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

VICTOR NAVARRO
3 NEW HECKMAN DR APT 1B
JERSEY CITY NJ 07305-2336

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503689**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: STEVE NOONAN
15 GERARD PLACE
PARLIN NJ 08859

September 2, 2025

Our File Number: G2503690

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC AS ASSIGNEE OF CROSS RIVER BANK We will use any information you give us to help collect the debt.

Our Information shows:

You had a loan with CROSS RIVER BANK with account number ****5224. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of April 30, 2024, you owed: \$17,430.63

Between April 30, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$17,430.63

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at
<https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

STEVE NOONAN
15 GERARD PLACE
PARLIN NJ 08859

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503690**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ELAINE OAKES
225 RED SCHOOL LN APT D6
PHILLIPSBURG NJ 08865-2239

September 2, 2025

Our File Number: G2503691

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7853. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 20, 2023, you owed: \$1,344.37

Between December 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,344.37

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ELAINE OAKES
225 RED SCHOOL LN APT D6
PHILLIPSBURG NJ 08865-2239

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503691**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ANTHONY OCCHIOGROSSO

10 HIGHLAND AVE

HAZLET NJ 07730-4018

September 2, 2025

Our File Number: G2503693

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9663. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of March 2, 2021, you owed: \$1,850.35

Between March 2, 2021 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$373.43

Total amount of the debt now: \$1,476.92

Very truly yours,

John Danziger, Esq.

For the Firm

Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ANTHONY OCCHIOGROSSO
10 HIGHLAND AVE
HAZLET NJ 07730-4018

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503693**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: VIVIANE ORLEANS
2 LYNN DR
SPRINGFIELD NJ 07081-3311

September 2, 2025

Our File Number: G2503694

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0406. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$1,159.01

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,159.01

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

VIVIANE ORLEANS
2 LYNN DR
SPRINGFIELD NJ 07081-3311

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503694**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

September 2, 2025

Our File Number: G2503695

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2766. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$4,623.11

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,623.11

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

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<https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503695**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

September 2, 2025

Our File Number: G2503696

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5939. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$3,913.69

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,913.69

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ROBERT OSSO
4101 HUDSON AVE
WILDWOOD NJ 08260-1815

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503696**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: OVIDIO J PEREZ JR
419A 57TH ST
WEST NY NJ 07093-2119

September 2, 2025

Our File Number: G2503697

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7483. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of September 19, 2022, you owed: \$1,208.10

Between September 19, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,208.10

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

OVIDIO J PEREZ JR
419A 57TH ST
WEST NY NJ 07093-2119

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503697**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CARLOS PEREZ
10 HARRISON ST APT 2
BELLEVILLE NJ 07109-3561

September 2, 2025

Our File Number: G2503698

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1972. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of October 31, 2022, you owed: \$1,902.20

Between October 31, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,902.20

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CARLOS PEREZ
10 HARRISON ST APT 2
BELLEVILLE NJ 07109-3561

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503698**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JEREMY PETERS
1 JOHN F KENNEDY BLVD APT 21H
SOMERSET NJ 08873

September 2, 2025

Our File Number: G2503699

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC AS ASSIGNEE OF CROSS RIVER BANK We will use any information you give us to help collect the debt.

Our Information shows:

You had a loan with CROSS RIVER BANK with account number ****4910. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 28, 2023, you owed: \$22,657.48

Between February 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$22,657.48

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at
<https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JEREMY PETERS
1 JOHN F KENNEDY BLVD APT 21H
SOMERSET NJ 08873

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503699**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: FRANK PETERSEN
232 COLLEGE DR
EDISON NJ 08817-5995

September 2, 2025

Our File Number: G2503700

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8939. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of July 11, 2023, you owed: \$1,464.57

Between July 11, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$180.00

Total amount of the debt now: \$1,284.57

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

FRANK PETERSEN
232 COLLEGE DR
EDISON NJ 08817-5995

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503700**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ANTHONY PETRIELLO
4528 PARK AVE APT 5A
WEEHAWKEN NJ 07086-7184

September 2, 2025

Our File Number: G2503701

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2438. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$1,640.54

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,640.54

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ANTHONY PETRIELLO
4528 PARK AVE APT 5A
WEEHAWKEN NJ 07086-7184

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503701**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ANA RAMIREZ
107 JACKSON ST
SOUTH RIVER NJ 08882-1511

September 2, 2025

Our File Number: G2503702

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9046. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of August 8, 2023, you owed: \$12,145.97

Between August 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$660.62

Total amount of the debt now: \$11,485.35

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ANA RAMIREZ
107 JACKSON ST
SOUTH RIVER NJ 08882-1511

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503702**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: RAYMOND REGEF
401 WILLOW ST
LAKEHURST NJ 08733-2529

September 2, 2025

Our File Number: G2503703

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4501. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of October 31, 2022, you owed: \$1,397.83

Between October 31, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,397.83

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

RAYMOND REGEF
401 WILLOW ST
LAKEHURST NJ 08733-2529

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503703**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NEMESIO REYES
226 WOOD AVE
ISELIN NJ 08830-1335

September 2, 2025

Our File Number: G2503704

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9706. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 1, 2024, you owed: \$3,205.68

Between January 1, 2024 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,205.68

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NEMESIO REYES
226 WOOD AVE
ISELIN NJ 08830-1335

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503704**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CARLY RODRIGUEZ
150 SOUTH LN
PRINCETON JUNCTION NJ 08550-3604

September 2, 2025

Our File Number: G2503705

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8840. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of July 12, 2023, you owed: \$4,253.37

Between July 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,253.37

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CARLY RODRIGUEZ
150 SOUTH LN
PRINCETON JUNCTION NJ 08550-3604

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503705**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JIORDANY RODRIQUEZ
532 SAYRE AVE # 2
PERTH AMBOY NJ 08861-3627

September 2, 2025

Our File Number: G2503706

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8023. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 8, 2023, you owed: \$2,255.42

Between December 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,255.42

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JIORDANY RODRIQUEZ
532 SAYRE AVE # 2
PERTH AMBOY NJ 08861-3627

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503706**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: DEBRA RUBINO
272 AVENUE F 1
BAYONNE NJ 07002-4918

September 2, 2025

Our File Number: G2503707

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8470. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 3, 2023, you owed: \$1,794.01

Between December 3, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,794.01

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

DEBRA RUBINO
272 AVENUE F 1
BAYONNE NJ 07002-4918

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503707**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: RICARDO SAINTJEAN
108 ASHURST LN
MOUNT HOLLY NJ 08060-1202

September 2, 2025

Our File Number: G2503708

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6892. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of May 16, 2023, you owed: \$5,551.11

Between May 16, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$454.32

Total amount of the debt now: \$5,096.79

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

RICARDO SAINTJEAN
108 ASHURST LN
MOUNT HOLLY NJ 08060-1202

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503708**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: BERTA SALAZAR
4212 WYNDHURST DR
PLAINSBORO NJ 08536

September 2, 2025

Our File Number: G2503709

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3570. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of September 20, 2023, you owed: \$3,117.63

Between September 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,117.63

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

BERTA SALAZAR
4212 WYNDHURST DR
PLAINSBORO NJ 08536

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503709**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: PRINCE SALMON
280 PARK PL APT 218
IRVINGTON NJ 07111-1791

September 2, 2025

Our File Number: G2503710

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6894. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 29, 2023, you owed: \$1,133.83

Between December 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,133.83

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

PRINCE SALMON
280 PARK PL APT 218
IRVINGTON NJ 07111-1791

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503710**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: YOLANDA SANTONI
12 COLUMBUS AVE
LITTLE FERRY NJ 07643-2013

September 2, 2025

Our File Number: G2503711

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5943. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 20, 2023, you owed: \$850.66

Between December 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$850.66

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

YOLANDA SANTONI
12 COLUMBUS AVE
LITTLE FERRY NJ 07643-2013

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503711**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: GEORGE SAUERWEIN
2257 MASSACHUSETTS A
TOMS RIVER NJ 08755

September 2, 2025

Our File Number: G2503712

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4584. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$3,170.61

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.89

Total amount of the debt now: \$3,169.72

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

GEORGE SAUERWEIN
2257 MASSACHUSETTS A
TOMS RIVER NJ 08755

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503712**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: WILLIAM SETTLES JR
5029 WASHINGTON AVE
PENNSAUKEN NJ 08110

September 2, 2025

Our File Number: G2503713

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6889. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$2,206.41

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,206.41

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

WILLIAM SETTLES JR
5029 WASHINGTON AVE
PENNSAUKEN NJ 08110

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503713**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

September 2, 2025

Our File Number: G2503714

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5025. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of August 8, 2022, you owed: \$1,072.04

Between August 8, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$135.00

Total amount of the debt now: \$937.04

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503714**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

September 2, 2025

Our File Number: G2503715

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4911. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of October 2, 2022, you owed: \$6,284.19

Between October 2, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$195.00

Total amount of the debt now: \$6,089.19

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503715**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

September 2, 2025

Our File Number: G2503716

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5328. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of August 7, 2022, you owed: \$1,279.49

Between August 7, 2022 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$135.00

Total amount of the debt now: \$1,144.49

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JESSUP SINGER
617 LEEWARD AVE
BEACHWOOD NJ 08722-2521

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503716**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: ERIK SOSA
401 6TH AVE
PATERSON NJ 07514-2175

September 2, 2025

Our File Number: G2503717

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5881. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of April 19, 2023, you owed: \$4,020.95

Between April 19, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$10.00

Total amount of the debt now: \$4,010.95

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

ERIK SOSA
401 6TH AVE
PATERSON NJ 07514-2175

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503717**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NICOLE STEVENS
11 ASCOT PL
NORTH BRUNSWICK NJ 08902-1488

September 2, 2025

Our File Number: G2503718

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7376. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of May 24, 2023, you owed: \$771.25

Between May 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$771.25

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NICOLE STEVENS
11 ASCOT PL
NORTH BRUNSWICK NJ 08902-1488

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503718**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: HELENA SWAN
115 ALEXANDER AVE
NUTLEY NJ 07110-1403

September 2, 2025

Our File Number: G2503719

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2455. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 18, 2023, you owed: \$3,610.84

Between December 18, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,610.84

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

HELENA SWAN
115 ALEXANDER AVE
NUTLEY NJ 07110-1403

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503719**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: RAMON TAVAREZ
27 E SUMMIT AVE
SEWAREN NJ 07077-1215

September 2, 2025

Our File Number: G2503720

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4984. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 24, 2023, you owed: \$1,441.78

Between December 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,441.78

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

RAMON TAVAREZ
27 E SUMMIT AVE
SEWAREN NJ 07077-1215

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503720**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: CHARLES THOMPSON

108 WINDING WAY

WESTVILLE NJ 08093

September 2, 2025

Our File Number: G2503721

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9350. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of January 15, 2023, you owed: \$2,246.40

Between January 15, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$67.79

Total amount of the debt now: \$2,178.61

Very truly yours,

John Danziger, Esq.

For the Firm

Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

CHARLES THOMPSON
108 WINDING WAY
WESTVILLE NJ 08093

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503721**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: SOFIE TOUSSAINT JOSEPH
179 OLD BRIDGE TPKE
E BRUNSWICK NJ 08816-3119

September 2, 2025

Our File Number: G2503722

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5958. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of July 9, 2023, you owed: \$9,828.56

Between July 9, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$1,306.55

Total amount of the debt now: \$8,522.01

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

SOFIE TOUSSAINT JOSEPH
179 OLD BRIDGE TPKE
E BRUNSWICK NJ 08816-3119

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503722**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: NOELIA TRUJILLO BENITE
24 WALNUT ST 2
MORRISTOWN NJ 07960-4053

September 2, 2025

Our File Number: G2503723

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5737. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 12, 2023, you owed: \$1,283.05

Between November 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,283.05

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

NOELIA TRUJILLO BENITE
24 WALNUT ST 2
MORRISTOWN NJ 07960-4053

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503723**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: TASHAWNA UNION
1310 ENGLISH LN
PARLIN NJ 08859-2326

September 2, 2025

Our File Number: G2503724

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1908. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$2,637.69

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,637.69

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

TASHAWNA UNION
1310 ENGLISH LN
PARLIN NJ 08859-2326

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503724**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JULISSA VELEZ
1102 SHERIDAN AVE APT D
ELIZABETH NJ 07208-2822

September 2, 2025

Our File Number: G2503725

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0076. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$4,686.43

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,686.43

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JULISSA VELEZ
1102 SHERIDAN AVE APT D
ELIZABETH NJ 07208-2822

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503725**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: LUIS VELEZ
1102 SHERIDAN AVE APT D
ELIZABETH NJ 07208-2822

September 2, 2025

Our File Number: G2503726

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5388. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$1,604.48

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,604.48

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

LUIS VELEZ
1102 SHERIDAN AVE APT D
ELIZABETH NJ 07208-2822

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503726**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JOSEPH VITOLA JR
900 BARNEGAT BLVD N UNIT 1701
BARNEGAT NJ 08005-2579

September 2, 2025

Our File Number: G2503727

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8996. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 7, 2023, you owed: \$3,298.02

Between February 7, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$100.00

Total amount of the debt now: \$3,198.02

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JOSEPH VITOLA JR
900 BARNEGAT BLVD N UNIT 1701
BARNEGAT NJ 08005-2579

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503727**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: JOSEPH VITOLA
900 BARNEGAT BLVD N UNIT 1701
BARNEGAT NJ 08005-2579

September 2, 2025

Our File Number: G2503728

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9424. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of February 7, 2023, you owed: \$1,235.94

Between February 7, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$85.00

Total amount of the debt now: \$1,150.94

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

JOSEPH VITOLA
900 BARNEGAT BLVD N UNIT 1701
BARNEGAT NJ 08005-2579

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503728**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: MELISSA VOGEL
48 LUHMAN TER
SECAUCUS NJ 07094-4206

September 2, 2025

Our File Number: G2503729

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6309. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of October 2, 2023, you owed: \$1,301.23

Between October 2, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$180.00

Total amount of the debt now: \$1,121.23

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

MELISSA VOGEL
48 LUHMAN TER
SECAUCUS NJ 07094-4206

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503729**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: MELISSA VOGEL
48 LUHMAN TER
SECAUCUS NJ 07094-4206

September 2, 2025

Our File Number: G2503730

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6539. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of September 10, 2023, you owed: \$2,180.40

Between September 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$210.00

Total amount of the debt now: \$1,970.40

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

MELISSA VOGEL
48 LUHMAN TER
SECAUCUS NJ 07094-4206

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503730**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: KARL WELLS
89 WAYNE ST APT 2K
JERSEY CITY NJ 07302-3538

September 2, 2025

Our File Number: G2503731

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2054. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of May 17, 2023, you owed: \$1,681.58

Between May 17, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,681.58

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

KARL WELLS
89 WAYNE ST APT 2K
JERSEY CITY NJ 07302-3538

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503731**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: PATRICIA YOUNG
32 MOUNT MATTERHORN LN
TOMS RIVER NJ 08753-1559

September 2, 2025

Our File Number: G2503732

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9196. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 11, 2023, you owed: \$1,280.20

Between December 11, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$30.00

Total amount of the debt now: \$1,250.20

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

PATRICIA YOUNG
32 MOUNT MATTERHORN LN
TOMS RIVER NJ 08753-1559

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503732**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: GERALDINE ZAMOR
200 MINNA AVE
AVENEL NJ 07001-1253

September 2, 2025

Our File Number: G2503734

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3479. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 20, 2023, you owed: \$5,165.68

Between December 20, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$96.85

Total amount of the debt now: \$5,068.83

Very truly yours,

John Danziger, Esq.
For the Firm
Portnoy Schneck, L.L.C.

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
3705 Quakerbridge Rd Ste 116
Hamilton, NJ 08619

GERALDINE ZAMOR
200 MINNA AVE
AVENEL NJ 07001-1253

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: G2503734**